

PTO/SB/08b(08-03)

Approved for use through 07/31/2006. OMB 0851-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known	
		Application Number	09/614,427
		Filing Date	July 12, 2000
		First Named Inventor	Henry Schellhorn
		Art Unit	3624
		Examiner Name	Narayanswamy Subramanian
Sheet 1 of 1	Attorney Docket Number	250/271	

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
N.S.	1.	DUFFIE, Darrell, "Dynamic Asset Pricing Theory" Princeton University Press (1996) 2 nd Ed., p. 146-149.	
N.S.	2.	HULL, John, "Options, Futures, and Other Derivatives," Prentice-Hall (1997) 4 th Ed., Chapter 21.12, p. 580-591.	
N.S.	3.	SCHELLHORN, H. et al., "Variance Reduction Techniques for Large Scale Risk Management," Monte Carlo and Quasi Monte-Carlo Methods (1998), Springer 2000, p. 419-435.	
N.S.	4.	Oracle® Risk Manager Reference Guide, Release 4.0, Part No. A68684-01 (1999)	

Examiner Signature	N. Subra	Date Considered	10/25/05
--------------------	----------	-----------------	----------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



PTO/SB/08b(08-03)

Approved for use through 07/31/2008. OMB 0851-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	09/614,427
Filing Date	July 12, 2000
First Named Inventor	Henry Schellhorn
Art Unit	3624
Examiner Name	Narayanswamy Subramanian
Attorney Docket Number	250/271

NON PATENT LITERATURE DOCUMENTS

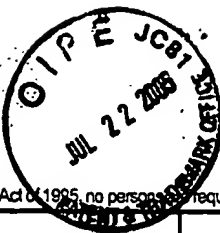
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
N.A.	1	DUFFIE, DARRELL, "Dynamic Asset Pricing Theory", 1998, 2 nd Ed., Princeton University Press, Princeton, NJ	
↑	2	FABOZZI, FRANK J. et al., "Mortgage and Mortgage-Backed Securities Markets", 1992, Harvard Business School Press, Boston, MA.	
	3	GLASSERMAN, PAUL J. et al., "Asymptotically Optimal Importance Sampling and Stratification for Pricing Path-Dependent Options", April 1999, pp. 117-152, Mathematical Finance, Vol. 9, No. 2.	
	4	HULL, JOHN C., "Options, Futures & Other Derivatives", 2000, 4 th Ed., Prentice Hall, Upper Saddle River, NJ	
	5	JAMSHIDIAN, R., "Bond and Option Evaluation in the Gaussian Interest Rate Model", 1989, Financial Strategies Group, Merrill Lynch Capital Markets, New York.	
	6	LORD, GRAHAM et al., "Using Low-Discrepancy Points to Value Complex Financial Instruments", Contingencies, September/October, 1996, pp. 52-58	
↓	7	NIEDERREITER, HARALD, "Random Number Generation and Quasi-Monte Carlo Methods", Regional Conference Series in Applied Mathematics, 1992, Society for Industrial and Applied Mathematics, Philadelphia, PA	
N.A.	8	PRESS, WILLIAM H. et al., "Numerical Recipes in C: The Art of Scientific Computing", 1992, 2 nd Ed., Cambridge University Press, Cambridge, UK	

Examiner Signature	<i>N. Subramanian</i>	Date Considered	10/25/05
--------------------	-----------------------	-----------------	----------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



PTO/SB/08b(08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no person is required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

Complete If Known

Application Number	09/614,427
Filing Date	July 12, 2000
First Named Inventor	Henry Schellhorn
Art Unit	3624
Examiner Name	Narayanswamy Subramanian
Attorney Docket Number	250/271

NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	1.	DUFFIE, Darrell, "Dynamic Asset Pricing Theory" Princeton University Press (1996) 2 nd Ed., p. 146-149.	
	2.	HULL, John, "Options, Futures, and Other Derivatives," Prentice-Hall (1997) 4 th Ed., Chapter 21.12, p. 580-591.	
	3.	SHELLHORN, H. et al., "Variance Reduction Techniques for Large Scale Risk Management," Monte Carlo and Quasi Monte-Carlo Methods (1998), Springer 2000, p. 419-435.	
	4.	Oracle® Risk Manager Reference Guide, Release 4.0, Part No. A68684-01 (1999)	

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Duplicate of IDS (4/12/2004)